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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
10/028,471	12/19/2001	Raymond Moore	020375-004500US	1898	
20350	7590 02/15/2006		EXAMINER		
	D AND TOWNSEND	ABEL JALIL, NEVEEN			
TWO EMBARCADERO CENTER EIGHTH FLOOR			ART UNIT	PAPER NUMBER	
	SAN FRANCISCO, CA 94111-3834			2165	
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Please find below and/or attached an Office communication concerning this application or proceeding.

		Application No.	Applicant(s)			
Office Action Summary		10/028,471	MOORE, RAYMOND			
		Examiner	Art Unit			
		Neveen Abel-Jalil	2165			
Period fo	The MAILING DATE of this communication app or Reply	ears on the cover sheet with the c	orrespondence address			
WHIC - External after - If NO - Failu Any r	ORTENED STATUTORY PERIOD FOR REPL'S HEVER IS LONGER, FROM THE MAILING DATE in a solution of time may be available under the provisions of 37 CFR 1.15 SIX (6) MONTHS from the mailing date of this communication. In period for reply is specified above, the maximum statutory period vere to reply within the set or extended period for reply will, by statute eply received by the Office later than three months after the mailing and patent term adjustment. See 37 CFR 1.704(b).	ATE OF THIS COMMUNICATION 36(a). In no event, however, may a reply be tim vill apply and will expire SIX (6) MONTHS from , cause the application to become ABANDONE	N. nely filed the mailing date of this communication. D (35 U.S.C. § 133).			
Status						
1)⊠	Responsive to communication(s) filed on 03 Ja	anuary <u>2006</u> .				
,—	This action is FINAL. 2b) This action is non-final.					
,						
,—	closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.					
Dispositi	on of Claims					
4)⊠	4)⊠ Claim(s) <u>1,3-6,10-16,18,19,22,23,26,27 and 29-39</u> is/are pending in the application.					
	4a) Of the above claim(s) is/are withdrawn from consideration.					
5) 🗌	5) Claim(s) is/are allowed.					
6)⊠	Claim(s) <u>1, 3-6, 10-16, 18-19, 22-23, 26-27, 29-39</u> is/are rejected.					
,	7) Claim(s) is/are objected to.					
8)[]	Claim(s) are subject to restriction and/o	r election requirement.				
Applicati	on Papers					
9) The specification is objected to by the Examiner.						
10)	10) ☐ The drawing(s) filed on is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.					
	Applicant may not request that any objection to the					
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).						
11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.						
Priority (ınder 35 U.S.C. § 119					
 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 						
2) Notice 3) Infor	et(s) te of References Cited (PTO-892) te of Draftsperson's Patent Drawing Review (PTO-948) mation Disclosure Statement(s) (PTO-1449 or PTO/SB/08) tr No(s)/Mail Date	4) Interview Summary Paper No(s)/Mail D 5) Notice of Informal F 6) Other:				

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Remarks

1. The Request for Reconsideration filed on January 3, 2006 has been received and entered. Claims 1, 3-6, 10-16, 18-19, 22-23, 26-27, and 29-39 are now pending.

2. Applicant's response has overcome the 35 USC 101 rejections.

Claim Rejections - 35 USC § 103

- 3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 4. Claims 1, 3-6, 10-16, 18-19, 22-23, 26-27, and 29-39 are rejected under 35 U.S.C. 103(a) as being unpatentable over MacDonald et al. GIS in Banking: Evaluation of Canadian Banking Mergers. Canadian Journal of Regional Science. Vol. XXIV: 3. Autumn, 2001 in view of CACI's FiledForce Planning services and territory optimization software- "CACI Information Solutions" Published Summer 2001 in Marketing Solutions Today and "CACI Limited Home Page" -dated June 2001 (hereafter CACI).

As to claim 1, <u>MacDonald et al.</u> discloses a method for characterizing market distribution for a business, the method comprising:

determining a location for each of a plurality of business comprised by the business and situated at different geographical locations to provide sales of the business products (See MacDonald et al. page 1, also see MacDonald et al. page 2);

determining a location for each of a plurality of competitor comprised by one or more competitors and situated at a different geographical locations to provide sales of competitors products, wherein each if the in or more competitors competes for a sales of products with the business (See MacDonald et al. page 12, paragraphs 2-3, wherein "competitors" reads on "other banking branches");

populating at least one database with the locations for the business and the locations for the competitor (See MacDonald et al. pages 5-6, paragraphs 4-6; also see MacDonald et al. page 12, paragraphs 2-3);

from location information in the at least one populated database (See MacDonald et al. page 9, paragraph 2), calculating a probability that quantifies a level of competition to the business for sales of the business's products (See MacDonald et al. page 13, paragraph 3, wherein "probability" reads on "percentage of market enumeration", also see MacDonald et al. page 14, paragraph 3, also see MacDonald et al. page 6, paragraph 6) the competition being provided by the one or more competitors providing sales of the competitors products, and the level of competition being quantified in terms of a distance measure between the business and competitor representatives (See MacDonald et al. page 7, paragraphs 1-3; also see MacDonald et al. page 8, paragraph 2, also see MacDonald et al. page 12, paragraph 1);

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correlating the quantified level of competition with demographic data corresponding to the location information in the at least one populated database (See MacDonald et al. page 9, paragraph 2).

MacDonald et al. does not teach the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative.

<u>CACI</u> teaches the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative (See <u>CACI</u> page 9, and see <u>CACI</u> page 10, and <u>CACI</u> page 14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified <u>MacDonald et al.</u> to include the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified MacDonald et al. by the teaching of CACI to include the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative because it is well known in the database art that a business is made up of representative or representative's input data and which can be quantified.

As to claim 3, <u>MacDonald et al.</u> as modified discloses wherein determining the location for each of the plurality of competitor representatives comprises accessing an representative-locator service on an internet web site for the one or more competitors (See <u>CACI</u> page 11,

figure shows a Web browser front end, also see CACI page 14, and see CACI page 20).

As to claim 4, <u>MacDonald et al.</u> as modified discloses wherein accessing the representative-locator service is performed automatically by a web robot (See <u>CACI</u> page 14).

As to claim 5, <u>MacDonald et al.</u> as modified discloses wherein determining the location for each of the plurality of competitor representatives comprises accessing an authenticated source identifying transactions preformed by the competitor representatives (See <u>MacDonald et al.</u> page 13, paragraph 3, wherein "transactions" reads on "deposits").

As to claim 6, <u>MacDonald et al.</u> as modified discloses wherein the authenticated source comprises a publicly available government record (See <u>MacDonald et al.</u> page 1, paragraph 2).

As to claim 10, <u>MacDonald et al.</u> discloses wherein the demographic data comprise census data (See <u>MacDonald et al.</u> page 10, paragraph 1).

As to claim 11, <u>MacDonald et al.</u> discloses further comprising applying a filter criterion to the correlated data to characterize geographic divisions within the demographic data by market penetration (See <u>MacDonald et al.</u> page 8, paragraphs 1-2, wherein "divisions" reads on "regions").

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As to claim 12, <u>MacDonald et al.</u> discloses further comprising displaying the locations graphically according to the geographic divisions (See <u>MacDonald et al.</u> page 10, figure shows map), wherein the geographic divisions are distinctly displayed according to the filter criterion (See <u>MacDonald et al.</u> page 10, paragraphs 1-2).

As to claim 13, <u>MacDonald et al.</u> discloses further comprising displaying the locations graphically (See <u>MacDonald et al.</u> page 10, figure 1; also see <u>MacDonald et al.</u> page 11, figure 1).

As to claim 14, <u>MacDonald et al.</u> discloses wherein displaying the locations graphically comprises displaying the locations on a map (See <u>MacDonald et al.</u> page 10, figure 1; also see <u>MacDonald et al.</u> page 11, figure 1).

As to claim 15, <u>MacDonald et al.</u> discloses wherein the at least one database includes product information for the business representatives and for the competitor representatives, the method further comprising displaying the product information for at least one of the locations (See MacDonald et al. page 12, paragraphs 2-3, also see <u>CACI</u> page 10).

As to claim 16, <u>MacDonald et al.</u> discloses a computer-readable storage medium having a computer-readable program embodied therein for directing operation of a computer system including a communications system, a processor, and a storage device, wherein the computer-

readable program includes instructions for operating the computer system to characterize market distribution for a business in accordance with the following:

maintaining at least one database on the storage device to store a location (See) for each of a plurality of business comprised by the business and situated at different geographical locations to provides sales of the business's products (See MacDonald et al. page 1, also see MacDonald et al. page 2); and

to store a location for each of a plurality of competitor comprised by one or more competitors and situated at different geographical locations to provide sales of the competitors products, wherein each of the one or more competitors competes for sales of products with the business (See MacDonald et al. page 12, paragraphs 2-3, wherein "competitors" reads on "other banking branches");

from location information in the at least one populated database (See MacDonald et al. page 9, paragraph 2), calculating a probability that quantifies a level of competition to the business for sales of the business's products (See MacDonald et al. page 13, paragraph 3, wherein "probability" reads on "percentage of market enumeration", also see MacDonald et al. page 14, paragraph 3, also see MacDonald et al. page 6, paragraph 6), the competition being provided by the one or more competitors providing sales of the competitors products, and the level of competition being quantified in terms of a distance measure between the business and competitor representatives (See MacDonald et al. page 7, paragraphs 1-3; also see MacDonald et al. page 8, paragraph 2, also see MacDonald et al. page 12, paragraph 1);

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correlating the quantified level of competition with demographic data corresponding to the location information in the at least one populated database (See MacDonald et al. page 9, paragraph 2).

MacDonald et al. does not teach the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative.

<u>CACI</u> teaches the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative (See <u>CACI</u> page 9, and see <u>CACI</u> page 10, and <u>CACI</u> page 14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified <u>MacDonald et al.</u> to include the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified MacDonald et al. by the teaching of CACI to include the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative because it is well known in the database art that a business is made up of representative or representative's input data and which can be quantified.

As to claim 18, <u>MacDonald et al.</u> as modified discloses wherein the computer-readable program further includes instructions for determining the location for each of the plurality of competitor representatives by accessing an representative-locator service with the communications system on an internet web sited for the one or more competitors (See

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<u>MacDonald et al.</u> page 12, paragraph 3, also see <u>CACI</u> page 26, also see <u>CACI</u> page 11, figure shows a Web browser front end, also see <u>CACI</u> page 14, and see <u>CACI</u> page 20, also see <u>CACI</u> page 5).

As to claim 19, <u>MacDonald et al.</u> as modified discloses wherein the computer-readable program further includes instructions for determining the location for each of the plurality of competitor representatives by accessing a publicly available source identifying transactions performed by the competitor representatives (See <u>MacDonald et al.</u> page 13, paragraph 3, wherein "transactions" reads on "deposits", also see <u>CACI</u> page 5).

As to claim 22, <u>MacDonald et al.</u> as modified discloses wherein the computer-readable program further includes instructions for operating the processor to apply a filter criterion to the correlated data to characterize geographic divisions within the demographic data by market penetration (See MacDonald et al. page 11, also see 7, paragraphs 4-5).

As to claim 23, <u>MacDonald et al.</u> as modified discloses wherein the computer-readable program further includes instructions for:

generating a graphical representation of the locations according to the geographic divisions, the graphical representation including a distinction among the geographic divisions according to the filter criterion (See <u>CACI</u> page 9, also see <u>MacDonald et al.</u> page 11, also see 7, paragraphs 4-5); and

transmitting the graphical representation over the communications system (See MacDonald et al. page 6, wherein "information is shared", also see <u>CACI</u> page 11, figure shows a Web browser front end, also see <u>CACI</u> page 14, and see <u>CACI</u> page 20).

As to claim 26, MacDonald et al. discloses a computer system comprising:

- a communications system (See MacDonald et al. page 9, paragraph 2);
- a storage device (See MacDonald et al. page 9, paragraph 2);

a processor in communication with the communications system and the storage device (See MacDonald et al. page 9, paragraph 2); and

a memory coupled with the processor, the memory comprising a computer-readable storage medium having a computer-readable program embodied therein for operating the computer system to characterize market distribution for a business (See MacDonald et al. page 8, paragraph 2), the computer-readable program including:

instructions for maintaining at least one database on the storage device to store a location (See MacDonald et al. page 9, paragraph 2) for each of a plurality of business comprised by the business and situated at different geographical locations to provides sales of the business's products (See MacDonald et al. page 1, also see MacDonald et al. page 2), and to store a location for each of a plurality of competitor comprised by one or more competitors and situated at different geographical locations to provide sales of the competitors products, wherein each of the one or more competitors competes for sales of products with the business (See MacDonald et al. page 12, paragraphs 2-3, wherein "competitors" reads on "other banking branches");

instruction for calculating, from location information in the at least one populated database (See MacDonald et al. page 9, paragraph 2), a probability that quantifies a level of competition to the business for sales of the business's products (See MacDonald et al. page 13, paragraph 3, wherein "probability" reads on "percentage of market enumeration", also see MacDonald et al. page 14, paragraph 3, also see MacDonald et al. page 6, paragraph 6), the competition being provided by the one or more competitors providing sales of the competitors products, and the level of competition being quantified in terms of a distance measure between the business and competitor representatives (See MacDonald et al. page 7, paragraphs 1-3; also see MacDonald et al. page 8, paragraph 2, also see MacDonald et al. page 12, paragraph 1);

instruction for correlating the quantified level of competition with demographic data corresponding to the location information in the at least one populated database (See <u>MacDonald</u> et al. page 9, paragraph 2).

MacDonald et al. does not teach the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative.

<u>CACI</u> teaches the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative (See <u>CACI</u> page 9, and see <u>CACI</u> page 10, and <u>CACI</u> page 14).

Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified MacDonald et al. to include the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified MacDonald et al. by the teaching of CACI to include the business is defined as a plurality of business representatives; and the competitor's business defined as competitor's representative because it is well known in the database art that a business is made up of representative or representative's input data and which can be quantified.

As to claim 27, <u>MacDonald et al.</u> as modified discloses wherein the computer-readable program further includes instructions for determining the location of each of the plurality of competitor representatives by accessing an representative-locator service with the communications system on an internet web site for the one or more competitors (See <u>CACI</u> page 11, figure shows a Web browser front end, also see <u>CACI</u> page 14, and see <u>CACI</u> page 20).

As to claim 29, <u>MacDonald et al.</u> as modified discloses wherein the computer-readable program further includes instructions for operating the processor to apply a filter criterion to the correlated data to characterize geographic divisions within the demographic data by market penetration (See <u>MacDonald et al.</u> page 18, paragraphs 1-2).

As to claim 30, <u>MacDonald et al.</u> as modified discloses wherein the memory further comprises a second computer-readable storage medium having a second computer-readable program embodied therein for operating the computer system to populate the at least one database, the second computer-readable program including:

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instructions for accessing a representative-locator service maintained by the one or more competitors at an internet web site (See MacDonald et al. page 13, paragraphs 3-4, also see CACI page 11, figure shows a Web browser front end, also see CACI page 14, and see CACI page 20);

instructions for extracting location information for the plurality of competitor representatives from the representative-locator service (See <u>MacDonald et al.</u> page 1, paragraphs 1-2, also see <u>MacDonald et al.</u> page 12, paragraphs 2-3); and

instructions for storing the location information in the at least one database (See <u>CACI</u> page 9, wherein "database" reads on "knowledge store").

As to claims 31, 34, and 37, <u>MacDonald et al.</u> as modified discloses wherein calculating the probability that at least one of the competitor representatives exists within a predetermined distance of each business representative (See <u>CACI</u> page 10).

As to claims 32, 35, and 38, <u>MacDonald et al.</u> as modified discloses wherein calculating the probability that quantifies the level of competition comprises calculating a probability that at least one of the business representatives exists within a predetermined distance of each competitor representative (See <u>MacDonald et al.</u> page 1, paragraphs 1-2, also see <u>MacDonald et al.</u> page 12, paragraphs 2-3, also see <u>MacDonald et al.</u> page 5, paragraphs 1-4).

As to claims 33, 36, and 39, <u>MacDonald et al.</u> as modified discloses wherein calculating the probability that quantifies the level of competition comprises calculating a probability that

any of the competitor representatives exists within a predetermined distance of any of the business representatives (See MacDonald et al. page 2, paragraphs 1-2, also see CACI page 12, wherein "probability" reads on "demographic reports" that calculate real value of new store in a territory).

Response to Arguments

5. Applicant's arguments filed on January 3, 2006 have been fully considered but they are not persuasive.

In response to applicant's argument that "McDonald does not qualify as prior art under the Autumn 2001 date" is acknowledged but not deemed to be persuasive.

According to the attached STIC document evidence, the McDonald article indeed qualifies as prior art since it was published on the web on September 1, 2001 (See Search Me. Dogile.com results for Articles from Canadian Journal of Regional Science, Spet. 2001 (retrieved 1/25/06). See MPEP 2129 [R-3] Admissions as Prior Art.

In response to applicant's argument that "the use of spatial information in this way is different fro what is claimed", a recitation of the intended use of the claimed invention must result in a structural difference between the claimed invention and the prior art in order to patentably distinguish the claimed invention from the prior art. If the prior art structure is capable of performing the intended use, then it meets the claim.

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The Examiner maintains the rejection as not seeing a difference in collection, storage, and calculation of spatial information. The use of the spatial information is dependent on the needs of the system's users.

In response to applicant's argument that "McDonald is unconcerned with the competition to a particular business by a competitor or the probability that quantifies a level of competition to the business ...provided by the one or more competitors" is acknowledged but not deemed to be persuasive.

Google.com defines market penetration as: The proportion (as a percentage) of a potential market who actually buy a product or service. Also defined as: Market penetration is one of the four growth strategies as defined by Ansoff. Market penetration is when a company enters/penetrates a market with current products. The best way to achieve this is by gaining competitors' customers (part of their market share). That being said, the Examiner points to McDonald reference deals with market penetration and market definition as a whole but specifically calculates/ quantifies selected institution's branch location in comparison to other branch—other institutions—competitors in the region to accept or deny a merger (where markets overlap) or acquisition by the Canadian government in this case or show the level of market penetration results for each banking business (See pages 16-18-More specifically page 18, paragraph 1). Thereby reading on the argued limitaion.

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In response to applicant's argument that "McDonald does not teach distance measure between the business and competitors representative" is acknowledged but not deemed to be persuasive.

The Examiner refers to McDonald page 10 explicitly showing a map of business location (i.e. bank) wherein distinct pairs of location (i.e. branches) can be extracted based on distance measure and wherein one of those end points can be defined as competitor. Once the user defines the collected data points as either their business or its competitor the system of McDonald can calculate and map that distance relationship. Moreover, on page 12, paragraph 2, McDonald teaches his system calculates prediction (i.e. quantification) based on customer interactions (i.e. frequency feedback as an example indicating whether the customers have repeatedly returned to that location or changed location to some place new) based on distances between two locations.

The Applicant further argues on page 12 of the response, that distance measure used in McDonald is between centroid of an enumeration area and sites of financial institution-not related to at all to a location of any business or competitor. The Examiner broadly interprets McDonald's centroid as representing distance mappings of physical location within a bounded region, furthermore, just as McDonald explains, these distances are calculated based on two location being the end points and that distance measure can be extracted by clicking or pointing to the map or centroid or examining the mathematical model. Therefore, the Examiner does see the claims reciting otherwise.

In response to applicant's argument that "Noting in the cited portion McDonald teach "correlating the qualified level of competition with demographic data corresponding to the

location information in the at least one populated database" is acknowledged but not deemed to be persuasive.

The Applicant must consider McDonald's reference in variant parts and in its entity as it teaches and discloses different data figures and model calculation in order to quantify regional and targeted needs of the banking Industry in Canada. Many instances cited show attractiveness of location (i.e. distance) to users (census data and demographic spread) esp. page 13. McDonald uses these correlated and collected figures in his model perhaps for different purpose. However, In response to applicant's argument that "McDonald's purpose is unrelated to the instant application" is not persuasive, a recitation of the intended use of the claimed invention must result in a structural difference between the claimed invention and the prior art in order to patentably distinguish the claimed invention from the prior art. If the prior art structure is capable of performing the intended use, then it meets the claim. See MEPE.

In response to applicant's argument that "No mention is even made in the cited portion of McDonald to any data that could reasonably be constructed as "demographic data" "is acknowledged but not deemed to be persuasive.

First, the Examiner would like to state that the type of data being stored in a database is not patentable and does not constitute novelty. Data is simply just data and is nonfunctional descriptive material. MPEP 2106 IV B 1 (b) indicates that "nonfunctional descriptive material" is material "that cannot exhibit any functional interrelationship with the way in which computing processes are performed".

Second, <u>McDonald</u> does teach maintaining, storing, using, and dealing with demographic data in his model calculation as stated on page 13, paragraph 3. Therefore, broadly interpreted reading on the argued limitaion.

Conclusion

6. THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Neveen Abel-Jalil whose telephone number is 571-272-4074. The examiner can normally be reached on 8:30AM-5:30PM EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeffrey A. Gaffin can be reached on 571-272-4146. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Neveen Abel-Jalil February 1, 2006

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